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ARMY PUBLIC AFFAIRS
78TH DIVISION (TRAINING)

FAMILY ASSISTANCE HANDBOOK

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DEPARTMENT OF THE ARMY
HEADQUARTERS, 78TH DIVISION (TNG)
PAMPHLET 360-525-85-1
1 OCTOBER 1985

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DEPARTMENT OF THE ARMY
HEADQUARTERS 78TH DIVISION (TRAINING)
SGT JOYCE KILMER USAR CENTER
EDISON, NEW JERSEY 08817-2487

REPLY TO
ATTENTION OF:

AFKA-GCB-CG

2 November 1985

SUBJECT: Family Assistance Handbook

TO THE SOLDIERS AND FAMILIES OF THE 78TH DIVISION (TRAINING)

1. Family participation in the Reserve Program is an extremely important asset in helping to retain the most important resource we have, the men and women who give unselfishly of their time and energy. Making families aware of the important role they and their members play in the Armed Forces structure and the benefits that accrue to those members and their families is vital to the overall success of the reserve program. We in the 78th Division are very much aware that without the support of the family, the reserve structure cannot be sustained.

2. This pamphlet is the initial step in bringing families closer to the reserve program. It has been designed and written by members of the 78th Division to provide, in readable form, information pertaining to the rights and benefits that members and their families enjoy as a result of participation in the reserve program. It is intended that this document will be an easy reference to service members and their families when questions arise concerning their rights and benefits.

3. I hope that you will take the time to read this document and retain it with other important documents so that it is readily available when needed.

4. Again, I wish to express my appreciation to the families of the members of the 78th Division for their constant support. I am fully aware of the sacrifice made by the families in support of the Reserve Program. I can assure you I consider each of you an important part of the 78th Division.

William P. Sylvester

WILLIAM P. SYLVESTER
Major General, USAR
Commanding

LETTER FROM COMMANDING GENERAL i

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CHAPTER 1 - PERSONAL AND FAMILY AFFAIRS

INTRODUCTION

The Army operates an extensive program to provide legal advice and assistance in various matters, including domestic relations, wills and estates, non-support, taxes, landlord-tenant, adoptions and other appropriate areas. Members of the Active Army and their dependents are eligible for legal assistance services at the local Staff Judge Advocate Office in accordance with AR 27-3 (effective 1 April 1984). Reserve Component personnel on Active Duty for Training (ADT) for periods of more than 29 days may also obtain these legal assistance services. For Annual Training (AT) or Active Duty for Training (ADT) for periods of 29 days or less and during Inactive Duty for Training (IDT), Reserve Component Judge Advocates are authorized to provide legal assistance to Reserve Component personnel based on the availability of manpower, equipment and other local assets. The legal assistance rendered to Reserve Component personnel under this latter authorization normally consists solely of advice and counseling. Except for exceptional circumstances, all other matters will be referred to the civilian bar for resolution.

Estate Planning

Death is a subject about which most people are reluctant to talk about. Most people tend to reject the thought of their own death. Therefore, planning for death is often put aside. However, proper estate planning and the execution of the necessary legal documents--by you--can make death less of a burden on your family.

When a person dies, his or her property must pass to someone else (except for jointly held property with right of survivorship). You can control the distribution of your estate after death if you leave a valid will. If you do not leave a will, then the law of the State where you

are domiciled will control the distribution. These laws are commonly referred to as laws of succession or laws of descent and distribution. They specify the heirs and next of kin who are entitled to receive your property, the order in which they are entitled to receive it, and the shares they are entitled to take.

If you leave a valid will, the law treats you as having died "testate," that is, having left a last will and testament disposing of your property. If you do not leave a valid will, you will have created a legal condition known as "intestacy," which means that a valid will does not exist.

Intestacy may or may not be the result of poor estate planning. For some, state law may provide for the kind of property distribution the individual wants and needs. For others, only a validly executed will would do. It is important that you take the time to examine your own situation and have a will prepared if you need and desire one.

Advantages of Having a Will

If married, you and your spouse should both have wills clearly detailing how your property and affairs are to be handled at the time of your death. However, it would not be a catastrophe if you die "intestate" or without a will. All states have laws detailing how a decedent's property is to be distributed among heirs if no will exists. The probate or surrogate's court supervises this intestate administration.

While intestate administration is better than nothing, it may have serious disadvantages. Usually, it involves a great deal of delay in the settlement of the estate and results in extra administration expenses depending on whom the court appoints as the "administrator" to handle your estate. However, the most important flaw is that the state's method of dividing the assets of your estate might be contrary to your wishes and unfortunate

to your beneficiaries. A simple will often solves these problems.

Once you obtain a will from a lawyer, you should keep it up to date by periodically reviewing it and having the necessary changes made to the document by your lawyer. Marriage, divorce, the birth of children, and the acquisition of wealth or special property are important events which may require changes in your will.

Administration of a Will

Similar to the process of intestate administration, a probate or surrogate court supervises the overall administration of the estate of an individual who dies testate or with a will. An executor, whom you designate in your will, is appointed by the court and charged with the responsibility of assembling your property, paying your funeral expenses, filing inheritance and/or estate tax forms and paying any taxes, distributing the remaining property according to your will, and presenting a final accounting to the court.

In appointing an executor, you should choose someone who is willing and able to handle these transactions with good judgment and discretion. You should be sure to discuss the executor's job with the person you plan to appoint and obtain his or her consent. It is also important to nominate a substitute in case the original executor is unable to handle the job, resigns, or dies before the matter is completed.

Guardian for Children

A guardian is the person who will care for any minor children who survive you. Your spouse, as the other parent of the children, is the natural guardian and possesses authority to care for the children in the event of your death. However, even if you have a spouse, you should designate

a guardian and a substitute in your will in case your spouse predeceases you or the two of you should die simultaneously. Although the nominated guardian would have to be approved by the probate court, the choice named in the will is approved in the vast majority of cases. In appointing a guardian, you should select a qualified individual and obtain his or her consent prior to preparing the will.

Preparation of a Will

Probably more people contact an attorney for wills and estate planning than for any other single reason. In discussing this matter with an attorney, you should be candid, explain your desires in regards to your property and affairs, and question any confusing or unclear points. After this initial meeting, the attorney will prepare the will and schedule a subsequent meeting for you to review it, to make any corrections, and to execute the completed document. Fees for this service vary depending upon the complexity of the document. Most range from $40 - $100 per will.

In addition to these formally prepared and executed documents, New Jersey and many other states recognize holographic or handwritten wills if all material provisions and signatures are in the decedent's handwriting. However, since many possible problems and errors can occur, the preparation of a holographic will is not recommended.

Powers of Attorney

A power of attorney is the naming of another person in a written document to act in your behalf as your agent or "attorney-in-fact" (not to be confused with your lawyer). The person whom you name in the document as your attorney-in-fact has the power to bind you to the extent of the power listed in the document. In other words, if you give your attorney-in-fact power to sell your automobile, the attorney-in-fact may

do so, and you are bound by the sale. To avoid misuse or loss of your property, only trusted individuals should be named in the power of attorney.

Two types of powers of attorney exist. A special power of attorney is one given for a specific or limited purpose, such as to sell your car. A general power of attorney contains no such restrictions, effectively makes your attorney-in-fact your alter ego for all purposes and is virtually unlimited in its authorization. If at all possible, a special power of attorney rather than a general power of attorney should be used in most cases.

While the list of uses for powers of attorney is virtually endless, people commonly use them to collect and endorse their paychecks, to ship a POV, to collect a debt, to authorize medical care for a child, and to manage real estate. Questions on general or special powers of attorney should be discussed with a private attorney or a member of the Division Staff Judge Advocate's Office.

Personal and Business Planning

In planning now for possible mobilization, you should anticipate what would happen if you were required suddenly to leave your family and travel to a distant location for an undetermined period of time. Suppose you were not able to remain in continuous communication with your family and friends. Suppose also that your income level is reduced. You can be certain that there would be substantial legal and other changes in your life and in the lives of those you left behind. What can be done now to anticipate and prevent legal problems that might arise? You should put your property and your financial affairs in good order now so that there will be no confusion or uncertainty if you are called upon to mobilize. At the very least, you should plan now so as to be in a position

to put your affairs in order immediately on receipt of orders to report for active duty.

Documents. Your personal and business planning is most easily started by making an inventory of all your property. Then, locate the critical documents that pertain to each item of property. Important papers that also should be located are those that pertain to birth, marriage, divorce, etc.

Document storage. Obviously, these important documents should be kept in a safe accessible place. As you obtain additional important documents, you should include them with the others. It can be extremely difficult and costly to deal with some property and economic relationships if the person left behind does not have access to the critical documents. You may want to consider renting a safe deposit box in a bank to which you and your spouse or some other trusted person will have access.

Other considerations.

For most of us, real estate holdings and insurance coverage are among our most significant assets. Both need careful attention during pre-mobilization planning. Your life insurance should be reviewed with care. Make sure that the beneficiaries on each policy are up to date. Check the beneficiaries designated in your retirement plan as well. Make sure the title to your real property is in a form that will be convenient for your survivors. In most places, if your spouse is made a joint owner on a bank account with right of survivorship, at least part of the account will be available to him or her immediately on your death. In lieu of joint bank accounts, you may want to have your spouse maintain a separate bank account upon mobilization. You may want to fund that account by a govenment allotment. You may also have other family members for whom

you will want to make separate allotments from your pay after you are mobilized. If so, you may want to open other bank accounts to receive these funds. Bank accounts require the filing of signatures with the bank so that your family members will be able to draw against the account. This is a matter you should take care of beforehand.

Special arrangements may have to be made for the custody of your stocks and bonds. You may want to consider dividend or interest re-investment plans. If so, you should take such matters up with your stock broker or other financial advisors or with the issuing corporations of your stocks. If you have some continuing obligation that must be paid periodically while you are away, you may want to establish a special trust or account for that purpose and arrange automatic payments through your bank.

You should make your business associates or employer aware of your role in the Army Reserve and advise them of your improbable but possible mobilization to active duty. Businesses such as closely held corporations, partnerships, and joint ventures do not have to cease upon your mobilization. Authorization can be given to the civilian associates to carry on or to act for the entire group in the event of one associate's mobilization. Plans should be made now for sharing or not sharing business profits that accrue during your active duty service. If desired, plans can also be made in advance for the purchase of your shares of stock or partnership interest either by the business entity or by your business associates in the event of your mobilization or death while on active duty. Such arrangements can assure the continuation of the business despite the loss of a business associate and for your family's financial security while you are away.

The planning of your business affairs and the drafting of appropriate legal documents to carry out these plans are matters for the private attorney representing you or the business. They cannot be handled by military legal assistance officers. You should consult with your private attorney with respect to such matters. It is obvious that while on active duty, you would be concerned with your civilian business affairs and run the risk of performing both your military and business functions inefficiently. Wise advance planning of your business affairs will permit you to focus on your military duties and to avoid worrisome concern about private business matters.

CHAPTER 2 - BENEFITS AND ENTITLEMENTS

INTRODUCTION

This chapter is intended to provide information to the reservist and his/her family concerning benefits and entitlements currently available. It does not discuss any proposed improvements.

Pay and Allowances

Basic Pay is the single biggest item in a soldier's pay. It is based upon pay grade and time in service.

A reservist is obligated to complete 48 drills per year (approximately 4 drills per month) and 12 days annual training per year.

As a reservist you are paid once a month approximately 35 days after your initial drill from the previous month.

Handling your money is a personal responsibility. The important thing to do is to plan now for emergency conditions so that your money is where you want it when you want it.

The following options are available to you:

a. Direct Deposit - your check will be sent to your bank or credit union.

b. Your check can be mailed to your home address.

c. Sure Pay - in this case electronic funds transfer your money to a financial institution. We recommend this method. The deposit is guaranteed by the Army (not the case with Direct Deposit). With Sure-Pay you are assured that your pay is safely in the bank.

During AT (Annual Training) an enlisted reservist will be paid BAS (Basic Allowance for Subsistence) if rations (food provided by the Army in a

dining facility or by other methods) are not provided. Reservists who live in the barracks are not paid BAS because rations are readily available in dining facilities.

Reservists are also eligible for BAQ (Basic Allowance for Quarters) if married for the portion of the time that they are on ADT.

Pay Withholding

1. Federal Income Tax - Basic Pay is taxable and a portion of your basic pay will be withheld from each month's pay. The amount depends on your grade and how many personal exemptions you elect on your W-4 form.

2. A small amount will be deducted from your pay each month covering your servicemen's group life insurance (SGLI). The monthly premium of $2.80 is taken out automatically to cover the cost of your $35,000 Life Insurance Policy.

3. Miscellaneous Withholding - (optional) (e.g., United Way)

4. FICA while on AT. Social Security is withheld during IADT, ADT.

5. State taxes are not withheld so you should allow for that additional tax at end of year.

Servicemen's Group Life Insurance.

Servicemen's Group Life Insurance (SGLI) is provided in $5,000 increments up to a maximum of $50,000 and covers individual TPU (Troop Program Unit) reservists regardless of when or where death occurs, even if the member's death is no way connected with the performance of any military duty. Coverage in the full amount of $50,000 is automatic for reservists in the 78th Division as an incident to their part-time military service unless they elect otherwise in writing. In other words, if you do not want this coverage or only desire $20,000 in insurance, you must notify your unit in writing of this decision. If you initially decline SGLI or elect a

reduced level of coverage, you may later apply for coverage in $5,000 increments up to a maximum of $50,000 by contacting your unit's finance and personnel section for the appropriate application forms.

SGLI is term insurance and, as such possesses no cash surrender value, cannot be used for loan purposes, and does not provide any paid-up or extended term insurance which survives the termination of coverage. Premiums for $50,000 in coverage are currently collected from your pay at a rate of $4.00 per month.

Like other insurance, you should designate a beneficiary under your SGLI. While in most cases, this beneficiary will probably be your spouse, child or other relative, it is possible to name other persons, firms, corporations, legal entities, the insured's estate, or a trustee. If two or more primary or contingent beneficiaries are named, the fractional interest of each should be indicated on the designation form. In lieu of naming specific beneficiaries, regulations permit members simply to direct the payment of proceeds "by law." This term means that the proceeds would be paid to your current spouse, and absent such a person, to your children. If there is no spouse or child, the proceeds would be paid, in the following order of precedence, to your parents, to your estate, and, as a last resort, to your next of kin. You may change your beneficiary at any time by contacting your unit's personnel section and completing a VA Form 29-8286. If your personal situation changes, you should update your records and make any necessary changes in the beneficiary.

In addition to covering those currently in the 78th Division, full-time coverage is available to reservists who have completed at least 20 years of qualifying federal service for retirement purposes. Eligibility

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commences upon receipt of your 20 year letter or, for those who continue to be assigned for attached to a unit after this point, upon release from their unit. Therefore, the start of your eligibility depends on whether you continue to be assigned or attached to a unit after receipt of your "20 year letter." A retiree applies for coverage by submitting a VA Form 29-8713 and one month's premium to the Office of Servicemen's Group Life Insurance (OSGLI), 213 Washington Street, Newark, New Jersey 07109. Coverage will be issued regardless of the retiree's health if a completed application and month's premium are submitted within 120 days after the date the member qualifies (i.e., within 120 days after receipt of your 20 year letter or upon release from a unit, whichever occurs later). Coverage commences on the 121st day. If you desire retiree coverage, but have no proof of eligibility in the 120 day period, you should submit an undocumented application and the one month's premium in order to preserve your right to coverage without further proof of good health. When you finally receive proof of eligibility, this documentation should then be forwarded to the OSGLI to complete the necessary processing. Once obtained, this coverage continues until age 61 or until receipt of the first retirement paycheck after reaching age 60, whichever occurs first. Future premiums must be sent on a monthly basis to OSGLI. Pre-printed coupon forms will be sent to help in making these payments.

To submit a death claim under SGLI, a VA Form 29-8283 must be prepared and forwarded with a death certificate to the OSGLI in Newark, New Jersey. Payments of the proceeds of the policy can be distributed either in a lump sum or in monthly installments over a three year period. The precise method of payment depends on the wishes of the insured and, in some cases,

the beneficiary. SGLI is an extremely important benefit which is governed by numerous statutes and regulations. Questions on this subject and on your particular situation should be directed to your finance or personnel section, the Division Staff Judge Advocate's Office or the OSGLI for resolution. For a detailed discussion of SGLI, see Servicemen's and Veterans Group Life Insurance Handbook (VA Handbook 29-75-1, June 1979), and Servicemen's Group Life Insurance: An Extra Layer of Protection for Reserve Component Personnel published in DA Pamphlet 27-50-114 starting at page 16 (The Army Lawyer, June 1982).

Income Tax Deductions.

Various federal tax benefits apply to you as a reservist. Some items that can be used as a deduction include:
(Use form 2106, Employee Business Expenses)

1. Transportation directly between your civilian work and reserve drill.

2. Expenses incurred for overnight stay in the performance of your duties, such as lodging and meals.

3. Uniform expenses including cleaning and maintenance with itemized receipts for an individual expense over $25. (Cancelled check not sufficient.)

4. Dues for membership in reserve-oriented associations.

5. Educational expenses such as books, tuition or travel for the purpose of improving your skills or meeting requirements of the Army.

Hospitalization.

As a reservist you are entitled to full medical coverage for you and your dependents while attending your initial active duty training (IADT). Service members are also authorized complete dental coverage. Any time you are in an authorized training status, such as a weekend drill or during annual training (AT), you are given free medical coverage for any illness

or injury sustained as a result of your training. Dental coverage will be provided during these periods for emergency reasons.

If you have been injured while on Active Duty and medical treatment is required, your active duty period will be extended for such treatment to include full pay and allowances. However, this additional time does not count for retirement point credit.

Pay and Allowances while Injured/Disabled.

a. IDT (Inactive Duty Training)

Under new provisions medical coverage for Reserve personnel during IDT has been expanded to include the period of time a member is traveling directly to or from his/her place of duty. This coverage includes hospital benefits, medical and dental care and subsistence costs now provided to active Army personnel for an injury incurred in the line of duty.

If you are injured while performing IDT, a line of duty investigation will determine if you are entitled to benefits. In the event an injury occurs during inactive duty training in the line of duty, the reservist is entitled to both medical/dental care and treatment in a medical treatment facility. This entitlement can extend beyond the period of IDT, if necessary.

Additionally, if disability continues beyond the IDT date, the reservist becomes entitled to full active duty pay, allowances and medical benefits equal to the active Army. Refer to DA PAM 27-50-119.

b. AT (Annual Training), ADT (Active Duty for Training)

A reservist on active duty or active duty for training who is injured in line of duty is entitled to full pay and allowances starting on the day of disability as determined by medical authorities.

If a reservist is disabled on AT or ADT due to a disease contracted in line of duty, he is entitled to full pay and allowances while hospitalized.

The most important factor in any disability incurred by a reservist on AT is whether it was caused in the line of duty. The length of entitlement to pay and allowances and the eligibility for disability retirement and other benefits are determined by this. For further guidelines on these provisions contact the Division Staff Judge Advocate's Office.

Selected Reserve Incentive Program - Enlistment Bonus

Eligible personnel enlisting in the Selected Reserve can receive a cash bonus in the amount of:

1. $2,000 for enlistment in a bonus skill.
2. $1,500 for enlistment in a bonus unit.

(An individual who enlists for a bonus skill in a bonus unit will be paid the larger incentive of $2,000.)

Eligibility

A cash bonus is offered to personnel meeting the following requirements:

1. Must be nonprior service.
2. Prior to June 1984, enlists in the Selected Reserve for 6 years.
3. On or after 1 June 1984, enlists in the reserve components for 8 years, 6 of which must be served in the selected reserves.
4. Enlists for assignment to a position vacancy in a selected reserve bonus unit and/or bonus skill. The vacancy must exist by the time the enlistee completes initial active duty training.

SRIP - Reenlistment Bonus.

Eligible members immediately reenlisting under the SRIP, may be offered one of the following incentives:

1. An individual with less than 6 years total military service who reenlists for 6 years is entitled to a bonus of $1,8000.

2. A member with at least 6 years (but not more than 8 years) total military service who reenlists for 6 years is entitled to a bonus of $1,800. Reenlisting for 3, 4, or 5 years will entitle you to a bonus of $900.

3. An individual with more than 8 years (but not more than 9 years) of total military service, who reenlists for a period of 3, 4, 5, or 6 years, is entitled to a bonus of $900.

Eligibility

An immediate reenlistment bonus may be awarded to an enlisted member of the Selected Reserve who:

a. Meets all reenlistment criteria of AR 140-111.

b. Is within 3 months before or 24 hours after ETS of selective reserve obligation.

c. Is not contracting for voluntary assignment to full-time AD or ADT exceeding 90 days.

For further information on the BONUS Programs contact your local Retention NCO or the 78th Division Strength Management Office. Phone number: 201-985-1910/1911.

Student Loan Repayment Program.

Public Law 96-342, Section 902, authorizes student loan repayment for qualified selected reserve enlisted personnel.

This incentive provides for the government to repay certain student loans entered into after 1 October 1975.

If you would like to know more about this program contact your local Retention NCO or the Strength Management Office at 201-985-2235/3400.

SRIP - Educational Assistance

This program provides for payment of up to 100% of educational expenses

at an accredited institution (which include colleges, universities, or trade, technical or vocational schools in the United States). For individuals in the Selected Reserve, the following criteria apply:

1. The total amount provided may not exceed $1,000 in any 12 month period, and the total may not exceed $4,000 over the first 6 years of enlistment.

2. Educational assistance payments are awarded until:

   a. Completion of a course required for a baccalaureate degree.

   b. Completion of study in a non-degree program.

   c. Completion of 6 years total service in the reserve.

3. Payments for educational expenses include tuition, fees and books. Room and board do not qualify as authorized educational expenses.

4. Eligibility -

Education assistance is provided to any person meeting all of the following requirements:

   a. Meets the eligibility criteria for enlistment by USAR regulations.

   b. Prior to 1 June 1984 you must have enlisted in the Select Reserve for 6 years. On or after 1 June 1984 you must enlist in a Reserve Component for 8 years (six years must be served in the Selected Reserve).

   c. Enlist for assignment to a position vacancy in a selected reserve bonus unit and/or bonus skill as designated by HQDA.

   d. Qualifies as a secondary school graduate or is attending secondary school and graduates within 18 months of enlistment.

   e. Is classified in Mental Category I, II, or III.

   f. Is not enlisting in the Selected Reserve in order to qualify for a permanent civilian employment position.

   g. Is not enlisting for voluntary assignment to full-time Active Duty (AD) or Active Duty for Training (ADT) exceeding 90 days.

CHAPTER 3 - USE OF MILITARY FACILITIES

INTRODUCTION

Army Reservists in a troop program unit and their families are authorized to use many of the facilities available on a military installation. The size of the installation may determine which facilities are available. Consult First Army Pamphlet 360-1, Military Installations Providing Services in the First Army area, for a listing of military installations and services available.

Commissary (AR 30-19)

During Annual Training (AT) or any additional duty for training of three or more consecutive days, Army Reservists and their spouses are entitled to full shopping privileges at military commissaries in the United States.

The reservist is permitted to use the commissary by showing his US Armed Forces Identification Card, DD Form 2A, (Red) and a copy of his orders. Eligible dependents will be identified as authorized patrons by a letter of authorization from your commanding officer and a copy of orders, or annex and other identification (i.e., drivers license).

Post Exchange (AR 60-20)

Reservists who participate in regularly scheduled Inactive Duty Training (IDT,) are entitled to one day of exchange privileges for each four hour drill. The Reservist is allowed to make purchases in the PX by showing his US Armed Forces Identification Card (DD Form 2A) (Red) and a Leave and Earnings Statement (LES). The LES is valid for 6 months from the date of issue until all entitlements are used. Dependents may be admitted to exchange facilities when accompanied by the member. During Annual Training (AT) and other periods of extended active duty Reservists and their spouses have unlimited exchange privileges. Dependents of Reserve

Component members on active duty for training for less than 30 days will be identified by Reserve orders or letter of authorization.

Recreational Facilities (AR 215-2) Para 1-11 & 2-4

Recreational facilities provide activities, programs, and services to meet the welfare, recreation and social needs of the entire military population served. Reservists and their families are entitled to use Moral Support Activities at any installation when they are on Active Duty for Training (ADT) or Annual Training (AT). During Inactive Duty Training (IDT) a Reservist is eligible to use the facilities at the installation where training is being performed.

BEQ, BOQ, Visiting Quarters (AR 210-16 (4-7) (AR 210-52 (3-5)

Reservists who enter Active Duty for Training (ADT) or Annual Training (AT) will be housed according to the provisions of AR 210-16, Bachelor Housing Management. During AT and Inactive Duty Training (IDT) Reservists will be assigned government quarters, if available. While on ADT Reservists will be billeted on the same basis as Active Duty personnel.

Visiting Enlisted Quarters (VEQ) and Visiting Officer Quarters (VOQ) may be used by Reserve Component members on active duty and in a TDY status. In most cases, you would not be eligible to use the Guesthouse. However, guests visiting service personnel stationed at the installation are eligible to use the guesthouse.

Dining Facilities (AR 30-1)

Enlisted Reservists on Annual Training (AT) are entitled to three meals for each full day of active duty training. Normally, during Inactive Duty Training (IDT) one meal will be authorized for each 8 hour calendar training period.

While on Annual Training (AT and IDT) Reserve Officers may be subsisted with the unit to which assigned. Officers will reimburse the Government

for meals consumed.

Dependents, relatives and guests may on occasion be authorized to use dining facilities. Traditional Thanksgiving and Christmas holiday meals may be served in Appropriated Funded facilities, to immediate family and guests of military personnel who are authorized to subsist in these dining facilities. Family members will pay for meals consumed.

Medical Facilities

Personnel not on active duty may be provided periodic medical examinations in US Army Military Treatment Facilities.

The periodic medical examination is required for all officers, warrant officers and enlisted personnel of the Army; this exam is required at least once every four (4) years during the anniversary month of the examinee's last medical exam.

To schedule your physical, contact your orderly room. Unit technicians will call the medical facility and schedule the appointment for you. Do not call for an appointment directly.

CHAPTER 4 - FAMILY AFFAIRS

INTRODUCTION

Today's Army is a married Army. The 78th Division (Tng) realizes that Reserve obligations cause hardships on families resulting from evening/ weekend drills, the annual two-week summer camp, and a multitude of unscheduled administrative meetings.

The Army knows that family attitudes influence a soldier's performance. The degree of support from the family and hardships resulting from Reserve memberships have a direct impact on retention and quality of the soldier's work.

This chapter highlights those family-related areas that are more prone to suffer due to USAR memberships, and addresses positive steps to offset current problem situations and attempt prevention of future family problems.

Family Records

During periods of separation from his/her family as a result of annual two-week summer camp, the drilling reservist's family may require detailed information in order to maintain their personal affairs. Completion of the forms provided at the end of this chapter should help bridge the information gap created by the absence of the reservist.

This information should be treated as confidential and be stored in a safe and secure location. In the event of death, these completed forms will simplify your family's handling of your affairs. These records should be reviewed periodically to insure that they are current.

Army Community Services

During mobilization, all major Army installation Army Community Services

will set up a 24-hour Family Assistance Center. These centers will be your first point of contact if you should need assistance with any matter. These centers are designed to provide the following services:

1. Financial management assistance
2. Exceptional family members program
3. Child support services
4. Family advocacy
5. Relocation services
6. Information, referral, and follow-up

Alcohol and Drug Abuse Prevention and Control Program (ADAPCP)

The objective of this program is to reduce the abuse of alconol and other drugs within the military community.

The reservist whose performance, social conduct, interpersonal relations, or health become impaired because of abuse of alcohol or other drugs has the personal obligation to seek treatment and rehabilitation. Normally, these people should seek help from their unit commander; however, they may request help from their chaplain or any officer or NCO in their chain-of-command.

Family Problems

Extraordinary problems within a family have an impact on the reservist's performance of duty. If you have an unresolved personal problem such as a pending divorce or separation action, undecided alimony or child support, child custody, or adoption questions, naturalization, property settlement or similar problems, you should see a lawyer for individual counseling.

In the off-chance of being mobilized it is better to resolve such matters

while you are at home and can attend to them personally rather than later when you are not available. Should you be mobilized, counseling will be available through a Legal Assistance Officer.

Family Assistance from Military Installations

The Army Community Service Program is the focal point for family assistance during mobilization.

In peacetime (pre-mobilization) ACS offices on active Army installations will assist reservists and their families on a case-by-case limited basis. ACS professionals and volunteers will gladly help reservist families who are seeking assistance regarding child abuse, shelters, drug/alcohol abuse, and other family related problems, by referring families to outside agencies that are specialists in that area. Enrollment in on-post treatment programs for drug/alcohol abuse, child abuse, etc., cannot be extended to drilling reservists; these programs are open only to those individuals eligible for military medical care. Fort Dix ACS (609) 572-2767/2962.

CHAPTER 5 - FAMILY ASSISTANCE FROM THE 78TH DIVISION

INTRODUCTION

This chapter is intended to provide information to the reservist and his/her family concerning family assistance currently available from the 78th Division.

Chaplain Support

Chaplains are fully qualified ministers, rabbis and priests and they minister to the religious needs of all personnel and their families. They serve the family's need for religious rites at baptisms, weddings, bar/bas mitzvahs and funerals. They also attend funerals as the Commanders representative. Also included in their pastoral care are the areas of counseling, visitation of the sick at their homes or nursing homes, family problems and interpersonal relationships, as well as referrals to the Army Emergency Relief (AER), Red Cross and other community agencies. They further act as interviewers in conscientious objector cases. In case of death they can accompany the Survival Assistance Officer on the initial visit to the family.

Chaplains also promote family wellness by providing preventive care programs and Crisis Intervention ministries from a religious perspective. Some of these are as follows:

1. "Religious programs containing programs for family members." This would be counseling on Baptism and the Sacraments, Bible Studies, Confirmations. With command emphasis they can also conduct a Family Prayer Breakfast, luncheon or supper.

2. "Marriage to Childbirth Program." This would consist of Inter-Family Bible studies, prayer groups, marriage enrichment classes, wedding

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ceremonies, worship and post marital counselings.

3. "Family to Child Adolescence Program." This would consist of training the family in biblical matters, holy days, doctrines of their specific church and conduct of a workshop in living the family life as a unit.

4. "Child Launching Program." Assisting the parents in dealing with teens and their peer pressures; family life counseling, family life counseling centers, and teen encounters for the youth.

5. "Marriage After the Child Launching Program." This would consist of the use of prayer in time of stress and how to handle stress, counseling the empty nest syndrome, counseling on their concerns with loneliness, isolation, rejection and facing impending retirement.

6. "Crises Intervention Program" would have the following makeup:

   a. Separation from family support systems and making choices regarding drug and alcohol usage.

   b. Coping with life style changes, financial crises, spouse and child abuse.

   c. Ministering to the single parent family.

   d. Ministering to marriage separation (divorce), sick and dying, and career setbacks.

   e. Developing a sense of community partnership.

Legal Assistance

As previously indicated, Reserve Component Judge Advocates may provide legal assistance to Reserve Component personnel based on the availability of manpower, equipment and local assets. The 78th Division currently provides assistance through its program of pre-mobilization legal

counseling. Guidance offered under this program is designed to point the individual in the right direction to resolve the problems involving legal affairs. In many cases, the individual will be referred to the civilian bar for further assistance. Individual legal counseling may be available in certain selected units to enhance mobilization readiness. Your commander will be made aware of the availability of individual legal counseling, when applicable.

CHAPTER 6 - CIVILIAN AGENICES RECOMMENDED TO ASSIST SOLDIERS AND THEIR FAMILIES

INTRODUCTION

There are may federal, state, county and local human service agencies that can provide assistance and information. Listed below are some examples with a brief description of the services they provide.

American Red Cross

The American Red Cross (ARC) aids sick and injured service personnel and their families in time of peace and war. The ARC also provides a broad program of social welfare services for military personnel and their families. The ARC cooperates closely with the Department of the Army by carrying out activities supplementing and otherwise assisting the Army in its programs relating to the health, welfare, recreation and morale of military personnel and their families. Some of the services provided by the ARC are:

1. Factual reports about illness, death, or other family energencies. (The communications center at Red Cross National Headquarters operates 24 hours a day.)

2. Assistance with emergency and convalescent leave.

3. Financial assistance in the form of interest-free loans or grants. Grants do not have to be repaid.

4. Counseling and assisting with personal and family problems.

5. Rapid communications service in emergencies and birth announcements.

6. Assistance to relatives visiting seriously ill patients.

7. Programs of medically approved recreation for patients.

8. Courses of instruction in first aid, water safety, and home nursing.

9. Youth services program, disaster preparedness, and various activities by Red Cross volunteers.

You are encouraged to familiarize yourself with the Red Cross Chapter closest to you by recording the phone number among your emergency numbers, writing down the street address, and even stopping by for a visit if you so desire. If you live near a military installation, contact the Installation Red Cross Station Director.

United Way Agencies

The United Way addresses human service needs and provides community-wide planning to meet these needs. There are regional United Ways throughout the nation. They raise funds from the private sector and appropriate the funds to specific programs designed to meet an existing community need. Citizen volunteers are key to the campaign for funds and in the allocation process.

In identifying needs, all sectors at the community level are reviewed. This insures that the requirements of the citizen and soldier are properly reflected in the United Way. Your local United Way Agencies can assist you in identifying programs designed to meet your needs.

Local Churches

Those who desire particular religious rites or local churches with specific denominations of faith may contact your unit chaplain or any chaplain within the 78th Division.

Unemployment Offices

NJ State Unemployment Insurance Claims Offices are located throughout the state. They provide unemployment compensation checks for eligible clients. For more details, call your local unemployment office.

Veteran's Administration

Veteran Administration Benefits and/or Assistance Available are addressed

in detail in Chapter 10 of this handbook.

Department of Social Services

Each county has an individual in charge of all social service programs conducted or funded by the county. The services provided by such programs range from public assistance to food assistance for individuals and families. For additional information, contact your local Department of Social Services or your unit chaplain.

Alcoholics Anonymous (AA)

Alcoholics Anonymous operates a 24-hour telephone line for anyone who wishes to call. The telephone is answered by a recovering alcoholic who will share his or her personal experience to help the caller determine if he or she has a problem with alcohol. If the caller wants help, the volunteer will find someone in the area who will accompany him or her to a meeting. AA will speak to anyone who has a drinking problem, or family members of those with drinking problems and make the necessary referrals. AA telephone numbers are listed in your local telephone directory.

Parents Anonymous

Parents Anonymous (PA) provides a 24-hour hotline for parents who have taken or feel they may take their anger out on their children. PA Chapter or groups meet on a regular basis to give parents support and insight into how to handle problem situations. Between meeting, each PA Chapter or groups has a sponsor and chairperson who can be called for additional help. For more information, call this toll free number 800-352-4720.

Salvation Army

The Salvation Army is a charitable civilian organization dedicated to the service of those in need. The Salvation Army provides housing, funds,

counseling and guidance services through regional centers. Its services are provided to all in need of them without regard to religious or ethnic background.

United Services Organization (USO) - Active Duty Only

This private civilian organization offers Centers away from military installations for the relaxation and recreation of active service members or reservists on active duty for 30 days or more and their families with proper identification. Many of the USO Centers have snack bars, game rooms, reading rooms, travel and tour centers, and other recreational facilities. Some USO Centers are located in major airports. The USO also works with the Armed Forces to provide live entertainment shows for installations and hospitals in the US and overseas. Many USOs also offer discount tickets for plays and movies and can recommend places to stay overnight if you are in an umfamiliar area. The USO now includes help for military personnel and family members with various social problems such as drug abuse, family troubles and financial stress. For more information, contact a nearby USO Center.

Army Emergency Relief (AER)

The Army Emergency Relief (AER) provides emergency financial assistance in the form of interest free loans and grants to active duty/retired military personnel and their dependents. Members of the Reserve Components of the Army (Army National Guard and US Army Reserve) on continuous active duty for more than 30 days are eligible for AER assistance. Occasionally grants are issued after evaluation of the individual's current personal situation, current and projected income and other assets to determine if repayment would cause undue hardship. AER exists to assist a unit commander in fulfilling his responsibility to enhance the morale of his troops.

AER's mission is to help Army personnel and their family members. Under this program, financial assistance is available to authorized servicemembers for the following emergencies:

1. Nonreceipt of pay due to no fault of the individual.

2. Loss of funds (theft). (A copy of the police report is required.)

3. Medical, dental, and hospital expenses when such expenses are medically necessary (not elective), and when bills or required down payments may not be deferred through usual repayment.

4. Funeral expenses incurred by family members or military members.

5. Travel expenses due to emergency leave, emergency travel, convalescent leave (when deemed necessary to medical authority) or extraordinary costs essential to meet a port call/permanent change of station.

6. Rent/deposit expenses needed to prevent eviction (must have eviction notice) or foreclosure for emergency shelter.

7. Food assistance to prevent privation and/or purchase of food stamps.

8. Utilities assistance to payment of required deposits or payment of bills to prevent utility termination. Verification of imminent cutoff is necessary.

9. Essential transportation assistance for ill family member, pregnant wife, or to meet daily family needs.

10. Clothing assistance when essential for daily living.

11. Fire or disaster assistance to meet essential needs to preclude privation or undue hardships.

12. To prevent privation of family members due to a valid cause.

Adoption Service

Various private agencies provide adoption services in this state. Most

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of such services are associated with a religious organization. A New Jersey State Agency also provides this service through the Division of Youth and Family Services.

Each program has a long waiting list for placement and prior to court approval of adoption a home study must be completed by the State Agency.

CHAPTER 7 - EMPLOYMENT RIGHTS

INTRODUCTION

Various provisions of the law guarantees your rights as a reservist in relation to your civilian job. You, as a reservist, are granted protection against discrimination in employment retention and loss of any benefits of employment as a result of your Reserve status. This means that no employer may discharge a reservist from employment or deprive him or her of any normal employment benefits in the area of pay, status or promotion opportunities because of the employee's reserve commitment. What follows is a general outline of your reemployment rights. If you require advice for a particular situation, consult your chain of command. In appropriate cases, you may be referred to the Unit Legal Advisor of the Division Staff Judge Advocate's Office.

Military Leave of Absence for Drills and Annual Training

A Reservist must be granted, upon request, a leave of absence for the purpose of performing IDT, AT or ADT and must be reinstated by the employer after performing such duties. To obtain reemployment rights, you must first request a leave of absence from your employer for any military training duty which will require your absence from work. It is not necessary to request a leave of absence prior to each drill. A single request citing the dates and times of your regularly scheduled IDT periods is satisfactory. No specific form is required. You may use a form furnished by your unit commander or a form similar to that appearing at the end of this chapter. Reservists should note the following:

Your employer must grant the leave requested for the required military training.

To be eligible for reemployment rights, you must hold a position (one that is <u>not</u> temporary) with a private employer, the Federal government,

or State or political subdivision thereof.

You must report for work at the beginning of your next regularly scheduled working period after expiration of the last calendar day necessary to travel from your military training site to the place of your employment or within a reasonable time thereafter if your return is delayed due to factors beyond your control. Failure to report for work as required will subject you to the rules of your employer pertaining to discipline with respect to absences from scheduled work.

You must be qualified to perform the duties of your job position unless you sustained a disability during your training duties. If you sustain a disability and are not qualified to perform the duties of your former position, you may be entitled to reemployment in another position if you are qualified to perform the duties of that position.

You must satisfactorily perform your military training (honorable service).

For Reservists about to enter Initial Active Duty for Training (IADT), to earn reemployment rights, the rules are somewhat different. In addition to leaving an other-than-temporary position and performing honorable service while on IADT, you must receive orders before leaving your civilian position, report back to work within 31 days after release from military training, and notify your civilian employer in advance of the IADT absence. In addition, you should be reasonable in balancing the scheduled absence so that military commitments and civilian employment obligations are both satisfied.

Reservists are not limited in the frequency and duration of training for which they may claim reemployment eligibility. However, it is still important to request the leave, present the orders before the leave starts and report back to work immediately following the training.

Reemployment Rights

If a Reservists meets the conditions of eligibility as stated above, he or she should be permitted to return to the job position with the same seniority, status, rate of pay and vacation as would have prevailed if he or she had not been absent for military training. The rights outlined above are applicable to Reservists who require leaves or absence to attend weekday and weekend drills, special courses of instruction and other types of Reserve training covered by Federal statues.

Enforcement of Reservists' Rights

If you experience a conflict between your military duties and your civilian career, you should remember that "an once of prevention is worth a pound of cure". Let your civilian employer know, as far in advance as possible, about your military commitments and special training requirements. When a conflict arises, talk to your civilian supervisor and try to work out the problem through face-to-face communications. If this fails, speak with your Unit Commander. A talk between your civilian employer and your commander often can result in a mutual agreement to adjust schedules that meet the needs of both the unit and the employer. If this fails, there are outside sources of help.

Contact one of the Employer Support Representatives in your State. They are usually well known business leaders, closely associated with military commanders in their State. They can bring considerable influence and experience to bear to straighten matters out. Names, addresses and phone numbers of your local employer support volunteer can be obtained from the National Committee for Employer Support of the Guard and Reserve. The National Committee's Ombudsman is also ready to help if the problem is big and/or immediate. The National Committee can be reached toll free at 1-800-336-4590.

The Labor - Management Services Administration (Newark Office, 1-201-645-3016) is the Department of Labor's office which can take the complaints of the employee - Reservists and in appropriate cases provide advice and a field representative to perform an investigation and to contact the employer to work out a solution. Certain cases cannot be resolved on an amicable basis and may wind up in court.

The United States Attorney is the government's legal representative in federal trials and is empowered under the law to provide cost-free representation to reservists with meritorious cases in suits against employers who fail to accord reservists their reemployment rights. In such cases, the United States Attorney will represent the reservist in the Federal Court.

REQUEST FOR TRAINING DUTY LEAVE OF ABSENCE

Insert name and address of employer

Pursuant to Title 38 U. S. C. s2024, I hereby request a leave of absence for training in the Armed Forces as indicated below:

(A) (For IDT fill in the following:)

Until further notice, my drills are scheduled for

(Day of Week) , from (Hour) to (Hour) .

(B) (For AT and ADT, fill in the following:)

Active duty training scheduled for (Fill in dates) .

(C) (State other reasons for absence from work due to Reserve obligations.)

_____

(Your Name)

CHAPTER 8 - SURVIVOR BENEFITS PLAN

INTRODUCTION

Congress passed Public Law 92-425 in 1972 creating the Survivor Benefit Plan (SBP). The purpose of the SBP legislation was to establish a survivor benefit program giving members of the armed forces a low cost opportunity to leave a portion of their retired pay to their survivors. Under this law, a retired reservist, upon reaching age 60, could make this election and participate in the plan. In 1978, legislation passed giving reservists under the age of 60 the opportunity to elect survivor benefit coverage after completing 20 years of qualifying service. Thus, you as a prospective retiree can leave 55 percent of your gross retired pay to your spouse, dependent children or, in the case of an unmarried retiree, to another person with an insurable interest such as a relative. The SBP annuity is always 55 percent of what is referred to as the base amount. The maximum base amount is the gross monthly retired pay or it can be as low as $300.00. Only if the retired pay is less than $300.00 a month must the base be the gross retired pay. For example, if your gross monthly retirement pay is $200.00, the base amount would be $200.00 and your annuity under SBP would be $110.00 (55 percent of the base). If your gross retirement pay is $500.00, you may select any amount between $300.00 and $500.00 as the base amount. Your annuity would then be 55 percent of the amount which you select. Cost of living increases to your retirement pay will automatically increase the SBP base and the subsequent annuity.

In most cases, reservists designate their spouses as the recipients of the SBP annuity. This annuity is payable after your death and continues as long as your spouse lives. However, should your spouse remarry before

age 60, the annuity would terminate. If this marriage ends, benefits would again be paid.

In addition to his or her spouse, a reservist may also provide for coverage for dependent children at a slight additional cost. Under this election, the SBP annuity payments would initially go to the spouse. If the spouse dies or remarries prior to age 60, these payments would then be paid in equal shares to the children. Payments to dependent children terminate when the youngest child reaches age 18, or 22 if in school. No age limit exists for eligible, incapacitated children. If you have such a child, you should seriously consider this type of extended coverage under the spouse and children SBP option. Other coverages also exist under SBP to provide payments only to the children and, for unmarried retirees with no dependent children, to pay a relative or other person with an insurable interest. Details on the various coverages and the applicable procedures can be found in AR 608-9 and DA Pamphlet 608-23 entitled "SBP Made Easy."

As previously indicated, reservists under age 60 now possess the opportunity to elect SBP coverage after completing 20 years of qualifying federal service. Three coverage options exist. Under Option I, the member would make no decision on SBP coverage until age 60, no annuity would be paid. Under Option II, a survivor annuity would be payable on the date the member would have attained age 60 if death occurs before the date. If death occurs after age 60, the payments begin on the day after death. Option III provides for the payment of a survivor annuity starting on the day after the member's death regardless of whether it occurs before or after age 60.

A positive election is required for a reservist under age 60 to be covered

under either Option II or Option III. If you make no election within three months following receipt of the notification of eligibility for retirement (your 20-year letter), you are presumed to have selected Option I and to have decided to wait until age 60 to make an election. If you decline to participate prior to age 60, the law requires that your spouse be notified of this decision.

If you elect Option I, you will automatically be covered by the SBP at the maximum level (55 percent of gross retired pay) upon reaching age 60 unless you specifically decline it or select a base amount less than your gross retired pay. If you again decline to participate or elect a lesser amount, the law also requires that the Army notify your spouse of this decision.

The member's cost for SBP coverage varies depending on the category of the beneficiary designated to receive the annuity and the particular option (i.e., I, II, or III) selected. A retired member at age 60 who decides to participate in the program and wants coverage only for a spouse will spend 2½ percent of the first $300.00 of his or her gross retirement pay and 10 percent of each $100.00 of the remainder. For a member receiving a gross retirement pay of $400.00, the SBP annuity under Option I would cost $7.50 for the first $300.00 (2½ percent rate) and $10.00 for the next $100.00 (a 10 percent rate for each $100.00 over $300.00) for a total of $17.50. The coverage costs are slightly higher for a spouse and children or for other persons with an insurable interest, but less if only the children are designated. The exact rates for each category are located in AR 608-9. These costs are deducted from your retirement pay beginning at age 60. If you select Option III at retirement, your coverage starts

immediately and the cost of this coverage is an additional deduction from your retirement pay commencing at age 60 as well as a reduction in the amount of the annuity made to your spouse or other designated recipient.

While SBP can be an important factor in estate planning, there are several things which could reduce the size of the annuity paid to your spouse or other beneficiary. If your death is determined to be the result of an injury or disease incurred while on active duty, your spouse is entitled to Dependency and Indemnity Compensation (DIC) paid by the Veterans Administration. Payments of DIC to a spouse will be deducted on a dollar-for-dollar basis from the SBP annuity paid to that spouse. Therefore, a $100.00 DIC payment to a widow results in a $100.00 reduction in her SBP annuity. Another reduction in the SBP annuity occurs when your wife is over age 62 and entitled to a widow's Social Security payment based on your Social Security covered military employment, or at any age if she is drawing a mother's benefit with only one eligible child in her care. Recent legislation limits this offset to a maximum of 40 percent of a widow's SBP annuity.

Prior to making a decision on SBP, you should carefully study all available material and evaluate your personal and financial situation. Once you elect to participate and your application is processed, your decision generally cannot be changed. Deductions for your retirement pay continue as long as an eligible beneficiary lives.

As soon as the finance center receives notification of your death, it sends an SBP claim form to your spouse or other eligible beneficiary. The Agency administering the SBP is available to assist in such situations, or to provide information, and can be contacted at the Reserve Components

Personnel and Administration Center, Attention: AGUZ-RA-SBP, 9700 Page Boulevard, St. Louis, Missouri 63132. AR 608-9 and DA Pamphlet 608-23 should also be consulted for further guidance on this subject.

Chaplain Assistance (Active/Retired)

A chaplain will visit families of deceased retirees and lend counsel and aid to assist these families. He will assist with the funeral arrangements and will conduct the funeral if asked as long as it does not conflict with his church's belief.

Survivor Assistance

Survivor Assistance is provided to families of deceased reservists who were members of the 78th Division at the time of death. Should the Reservist die while on active duty for training (AT, ADT, IADT), the active Army installation will assign an active duty representative to assist the family in settling their personal and financial matters.

Families of deceased retired reservists may request military assistance in handling their personal affairs. The 78th Division may provide assistance upon request.

Burial Benefits

Reimbursement of Burial Expenses.

The VA will pay a $300 burial and funeral expense allowance for deceased veterans who were, at the time of death, entitled to receive a pension or compensation, or would have been entitled to receive compensation but for the receipt of military retired pay. Eligibility is also established when death occurs in a Veterans Administration facility or in a contract nursing home to which the deceased was properly admitted. In addition, the VA will pay a $150 plot or interment allowance if the requirements

for the burial allowance are met, if the deceased was a veteran of any war, or was discharged from active duty because of disability which was incurred or aggravated in line of duty. The plot allowance is not payable if the veteran is buried in a national cemetery. If the veteran is buried without charge for the cost of a plot or interment in a State-owned cemetery, the $150 plot allowance may be paid to the State. For veterans who die of a service-connected disability, the VA will pay a burial allowance up to $1,100 in lieu of other burial benefits. Claim for any type of burial benefits must be filed within 2 years after burial or cremation.

Burial Flag

The VA will issue an American Flag to drape the casket of an eligible veteran as defined above who was discharged under conditions other than dishonorable. The VA will also issue a flag for a veteran who is missing in action and is later assumed to be dead. At the funeral service, the flag may be given to the next of kin or close friend or associate of the deceased. Flags are issued at any VA office or post office.

Headstones or Markers

The VA will furnish, upon request, a headstone or marker to be placed at the unmarked grave of a veteran whose last discharge was other than dishonorable.

Social Security Benefits

The purpose of the Social Security system is to provide a partial replacement of earnings for the service member and his/her family when income is reduced or stops because of retirement, disability, or death.

There are four times when it is important to get in touch with a social security office:

1. If you become severely disabled.

2. When the reservist dies.

3. Three months before you retire at age 62 or older.

4. Three months before you reach 65 to apply for Medicare, if you are not retired. Additionally, we suggest you periodically check on the status of your social security benefits.

CHAPTER 9 - RETIREMENT BENEFITS

INTRODUCTION

Retirement benefits are probably the most important but least understood subject to reservists and their families. We recommend that you pay special attention to this section and contact your unit commander/orderly room if you have any questions.

Eligibility

To be eligible for retirement benefits an individual must have:

1. Attained age 60
2. Completed a minimum of 20 years of qualifying service
3. Served the last 8 years of qualifying service as a member of a reserve component.

Qualifying Service

A reservist must earn a minimum of 50 retirement points each retirement year to have that year credited toward qualifying service.

Pension Pay and How It Is Calculated

Every reservist can retire after 20 satisfactory year of service, and upon reaching 60 years of age will receive a monthly pension check until the date of the member's death. A satisfactory year for retirement purposes is one in which the reservist earns a minimum of 50 points. One point is awarded for each day of active duty (AT, ADT). All points awarded as a result of AT, ADT or Manday Spaces are included toward retirement without limitation. Inactive duty training (IDT) points can be earned by attendance at drill periods, weekend training assemblies and administrative meetings. In addition, each unit member is awarded 15 gratuitious membership IDT points for each satisfactory service year. Reservists are limited to a maximum of 60 IDT points that can be credited each year toward retirement.

Calculation of Retired Pay

STEP 1 - Total number of points

a. Add all points for Inactive Duty for Training (maximum of 60 points per year).

b. Add all manday spaces all count towards retirement calculations).

c. Add Active Duty Time - One retirement point for each day of fulltime active duty (limited to 365 points per year of active duty). 366 for leap year.

d. Annual Training - limited to one point per day; maximum of 17 points per year.

STEP 2 - Add all points earned throughout career

STEP 3 - Divide number from Step 2 by 360

STEP 4 - You now have actual years of service

STEP 5 - Multiply Step 4 by 2.5% or .025

STEP 6 - Multiply Step 5 by monthly base pay for your grade and time in service. This will provide you an estimate in present day dollars of your retirement pay. NOTE: Your actual retirement pay will be computed based on the base pay amount for your grade/time in service that exists when you attain age 60.

Notification of Retired Pay Eligibility

Reservists who complete the service required to be eligible for retired pay at age 60 will be notified in writing within one (1) year after completion of service. An example of the standard notification letter is shown in Exhibit A.

Computation of Service

Credit of one point will be given as follows:

1. One point for each day of active duty. Active duty means full time duty in the active military service of the United States. It includes:

   a. Fulltime duty on the active list, i.e., 2 years Active Duty.

b. Initial Active Duty for Training (ADT) i.e., attendance at basic and advance training.

c. Annual Training duty (AT) i.e., 'Summer Camp'.

d. Active Duty for Training (ADT)

e. Manday Spaces

2. One point for participation in each scheduled drill.

3. One point for participation in each scheduled administrative drill.

4. Fifteen points for each year of membership in an active status in a reserve component.

Verification of Service

Reservists are advised to maintain copies of their retirement point credit records. You should examine these each year; if there are any errors bring them to the attention of the Adjutant General immediately.

Identification Cards for Servicemen and Family

Retired reservist will keep their red DD Form 2a (Res) (Armed Forces Identification Card (Reserve). (Application may be made on DA Form 428 to the Commander, USARCPAC, ATTN: AGUZ-PSE-VC, 9700 Page Blvd., St. Louis, MO 63132). If you do not have a red card with a 20 year letter, it does not authorize any benefits or privileges to the cardholder and is used primarily for identification.

When age 60 is reached, reservists may apply to any military identification card issuing facility for issue of the gray DD Form 2A (Res) Armed Forces Identification Card (Retired)) for themselves and DD Form 1173 (Uniform Services Identification and Privilege Card) for eligible dependents. You need only present your retirement orders as proof of eligibility. These cards enable you and your dependents to take advantage of benefits such as medical care, commissary privileges, exchange privileges, travel, etc.

Medical Care

All retired reservists at age 60 and their eligible dependents are authorized medical care to include CHAMPUS to age 65 (thereafter Medicare). In addition, the eligible dependents of deceased Reservists who elected to participate in the Survivor Benefit Plan may receive medical benefits beginning on the 60th anniversary of the deceased member's birth. Medical care provided in military facilities is subject to the availability of space and facilities and the capabilities of the professional staff. Retired members (but not their dependents) may also receive care in VA facilities on a space-available basis.

Commissary and Post Exchange Privileges

The Identification Cards issued to reservists and their dependents at the time they start receiving retirement pay (or Survivor Benefit Plan payments in the case of dependents of deceased reservists) serve as authorization for unlimited use of the commissary and PX on military installations. These stores may offer significant savings and can readily stretch retirement pay.

Travel

The Military Airlift Command (MAC) operates scheduled flights from the continental United States to various overseas areas. Retirees and their eligible dependents with proper identification cards are authorized space available travel on MAC flights. Dependents should have a DD Form 1173 in their possession. Passports, visas, required records of immunizations and any other necessary papers should also be carred. Notification of Space Available is not accomplished until about 2 hours before plan departure. There is a $10 charge per person. Space Available Travel is available locally at McGuire AFB, Wrightstown, New Jersey, Dover

AFB, Dover, Delaware, Philadelphia International Airport, Charleston AFB, Charleston, S. C., Andrews AFB, Washington, D. C.

Recreational Facilities

Retired Reservists are eligible for unlimited use of many facilities on military installations. Retirees may become associate members of Officers' and NCOs' clubs permitting their dependents and bona fide guests to be admitted also. Many military installations maintain recreation areas on lakes, seashores, or in the mountains. On-post facilities such as golf courses, tennis courts and craft shops are generally available to retirees, depending upon their availability.

CHAPTER 10 - VETERAN'S BENEFITS

AVAILABLE TO RESERVISTS AND THEIR DEPENDENTS

INTRODUCTION

This chapter is intended to provide general information in the area of Veteran's benefits enacted by the Federal government. Federal benefits are administered by the Veterans Administration.

While some of the benefits described in this chapter may be described in other chapters, it is believed that a brief restatement in a compilation of all veteran's benefits available to reservists and their dependents will be of assistance.

The Federal and State governments provide a great many programs for veterans. A full discussion of all such programs is beyond the scope of this chapter. Most veterans benefits are dependent upon service on extended active duty, and many are dependent upon service during certain wartime periods. For a complete discussion of all Federal Veterans Benefits, you should request a copy of the IS-1 Fact Sheet from your nearest Veterans Administration Office. This chapter discusses only benefits to which a veteran may be entitled based solely upon participation in the Army Reserve through an initial active duty for training period of less than 180 days and through attendance at unit training assemblies.

For additional information concerning benefits administered by the Veterans Administration, you should contact the nearest Regional Office of the Veterans Administration at:

20 Washington Pl.	252 Seventh Ave., at 24th St.	500 Wissahickon Ave.
Newark, NJ 07102	New York, NY 10001	P. O. Box 8079
(201) 645-2150	(212) 620-6901	Philadelphia, PA 19101
		(215) 438-5225

For information concerning benefits administered by the State of New Jersey, you should contact:

The Bureau of Veterans Services

CN 700

Trenton, NJ 08625

(609) 292-5880

All programs, rates, and eligibility requirements set forth herein are subject to change by Congress. Any final determination of eligibility must be made by the Veterans Administration. This Handbook provides the following material for informational purposes only.

Hospitalization

All veterans are entitled to seek hospital care at a VA medical facility on a space available basis. The eligibility and priority system are as follows:

Eligibility - General

Discharge or release from the active military service under conditions other than dishonorable.

General Admission Priorities:

1. - Veterans needing hospitalization because of injury or disease incurred or aggravated in the line of duty in active service have top priority for admission for treatment of the service-incurred or service aggravated disability.

2. - Veterans who were discharged or retired for disability incurred or aggravated in the line of duty or who are receiving compensation, or would be eligible to receive compensation, except for receipt of retirement pay, who need treatment for aliments connected with their service, will be admitted as beds are available.

3. - Veterans who were not discharged or retired for disability or are not receiving compensation, and who apply for treatment of a nonservice-connected disability may be admitted to a VA hospital (1) if hospitalization is deemed necessary, (2) if they are unable to defray the cost of necessary hospital charges elsewhere and (3) if beds are available. NOTE: The "Inability to Pay" requirement does not apply to any veteran who is 65 years of age or older, is in receipt of VA pension, is eligible for Medicaid, is rated service-connected, or is a former POW. Also, the requirement does not apply to veterans requesting medical services in connection with exposure to dioxin or exposure to a toxic substance in a herbicide or defoliant (such as Agent Orange) used for military purposes in Vietnam, August 5, 1964, thru May 7, 1975; or to veterans requesting medical services in connection with exposure to ionizing radiation from the detonation of a nuclear device as a result of participation in either the testing of such a device or the American occupation of Hiroshima or Nagasaki, Japan, between September 11, 1945 and July 1, 1946.

Where to apply: Any VA medical facility.

Other Medical Benefits

In addition to hospitalization, there are other VA medical benefits available as follows:

Aid for the Blind

Eligibility

Any veteran entitled to receive compensation from the VA for any service connected condition or increased pension based on the need for regular aid and attendance; or increased pension by reason of being permanently

housebound, are eligible to receive authorized aids for the blind. Veterans with best-corrected vision no better than 20/200 or less or field defect of 20 degrees or less are considered to be blind. Blind veterans need not be receiving compensation or pension to be eligible for admission to a VA Blind Rehabilitation Center or Clinic.

Nature of Benefit

1. Annual Visual Impairment Services Team (VIST) review (total health and benefits review) provided to eligible blind veterans.

2. Adjust to blindness training.

3. Home improvements and structual alterations to homes (HISA Program).

4. Low vision aids and training in their use.

5. Approved electronic and mechanical aids for the blind, and their necessary repair and replacement.

6. Guide dogs, including the expense of training the veterans to use the dog, and the cost of the dog's medical attention.

7. Talking books, tapes and braille literature are available from the Library of Congress.

Where to Apply

To apply for these services veterans may contact the coordinator for the blind at any VA medical center. For the talking books, etc., veterans may contact either the medical center librarian or the coordinator for the blind.

Prosthetic Appliances

Eligibility

Veterans may be provided prosthetic appliances necessary for treatment of any condition when receiving hospital, domiciliary or nursing home

care in a facility under the direct jurisdiction of the VA. Veterans who meet the basic requirements for outpatient medical treatment may be provided prosthetic services if the appliance is required: (1) For a service-connected disability or adjunct condition, (2) for a disability for which a veteran was discharged or released from the active military, naval or air service, (3) for a veteran participating in a Rehabilitation Program under 38 USC Chapter 31, (4) for a Spanish-American War veteran, (5) as part of outpatient care to complete treatment of a disability for which hospital care was provided, (6) for any medical condition for a veteran with a service-connected disability rated as 50 percent or more, (7) for a veteran in receipt of increased pension or allowance based on the need of aid and attendance or being permanently housebound, (8) for a veteran of World War I or the Mexican Border period, or (9) for a former prisoner of war.

Where to Apply: Any VA office.

Nursing Home Care

Purpose

To provide skilled or intermediate type nursing care and related medical care in VA or private nursing homes for convalescents of persons who are not acutely ill and not in need of hospital care.

Eligibility

For admission or transfer to VA Nursing Home Care Units, it is essentially the same as for hospitalization. Direct admission to private nursing homes at VA expenses is limited to (1) veterans who require nursing care for a service-connected disability after medical determination by the VA, and (2) any person in an Armed Forces hospital who requires a protracted period of nursing care and who will become a veteran upon discharge from

the Armed Forces. VA may transfer hospitalized veterans who need a protracted period of nursing care to a private nursing home at VA expense. Normally, VA authorized care may not be provided in excess of six months except for veterans whose hospitalizaton was primarily for a service-connected disability.

General Admission Priorities

Veterans in need of care in a VA Nursing Home Care Unit may be admitted or transferred according to the following priorities:

1. - Veterans receiving hospital or domiciliary care in VA facilities when transfer is required for service-connected or adjunct disabilities and persons being furnished care in Armed Forces hospitals who will require a protracted period of nursing home care upon release therefrom, and will become veterans on discharge from active military service.

2. - Veterans not hospitalized or domiciled by VA who require nursing home care for service-connected or adjunct disabilities.

3. - Veterans with a service-connected disability who are receiving VA hospital care and require nursing home care for nonservice-connected disabilities.

4. - Veterans with a service-connected disability not hospitalized by the VA who require nursing home care for nonservice-connected disabilities.

5. - Veterans receiving hospital or domiciliary care in VA facilities whose transfer is required for nonservice-connected disabilities.

6. - Veterans not hospitalized or domiciled by VA who require nursing home care for nonservice-connected disabilities.

Where to Apply: Any VA office.

Alcohol and Drug Dependence

Eligibility - General

Discharge or release from active military service under conditions other than dishonorable.

Nature of Benefit

After hospitalization for alcohol and drug treatment, veterans may be eligible for outpatient care, or may be authorized to continue treatment or rehabilitation in facilities such as halfway houses, therapeutic communities, or mental health centers at VA expense.

Where to Apply: See Alcohol Dependence Treatment and Drug Dependence Treatment in Index.

Domiciliary Care

Purpose

To provide care on an ambulatory self-care basis for veterans disabled by age or disease who are not in need of acute hospitalization and who do not need the skilled nursing services provided in nursing homes.

Eligibility

Veterans of the various military services who were discharged for a disability or are in receipt of disability compensation and suffering from a permanent disability, have no adequate means of support, are incapacitated from earning a living and meet certain requirements. Veterans with nonservice-connected disabilities that incapacitate them from earning a living, but which are not so severe as to require hospitalization, are also eligible if they are unable to defray the expense of domiciliary care and if they meet certain other requirements for residence in a domiciliary.

Outpatient Medical Treatment

Purpose

To provide necessary medical services to eligible veterans on an outpatient basis within the limits of Veterans Administration facilities.

Nature of Benefit

Outpatient medical treatment includes medical examination and related medical services including rehabilitation, consultation, professional counseling, training and mental health services as necessary in connection with treatment of physical and mental disabilities. As part of outpatient medical treatment, veterans may be eligible for home health services necessary or appropriate for the effective and economical treatment of disabilities, including such home improvements and structural alterations as are determined necessary to assure the continuation of treatment or to provide access to the home or to essential lavatory and sanitary facilities. Cost limitations apply to these improvements and structural alterations.

Eligibility

1. Any veteran, for a service-connected disability.
2. Any veteran discharged or released from the active military, naval or air service for a disability incurred in line of duty, for that disability.
3. Any veteran with a service connected disability rated at 50 percent or more, for any medical condition.
4. Any veteran in receipt of aid and attendance or housebound benefits, or any former POW for any medical condition.
5. Certain disabled veterans participating in a rehabilitation program under Chapter 31, Title 38, U. S. Code.

6. Any veteran eligible for hospitalization, for medical services on an ambulatory care basis when such services are reasonably necessary in preparation for hospital admission or to make the need for hospital admission unnecessary.

7. Any veteran who has been granted hospital care, medical services reasonably necessary to complete treatment incident to such hospital care. Eligible veterans may be furnished drugs or medicine ordered on prescription.

Where to Apply: Any VA office.

Specially Adapted Homes

Purpose

Certain disabled veterans of military service may be entitled under certain conditions to grant from VA for a home especially adapted to their needs.

Nature of Benefit for $32,500 Grant

The VA may approve a grant of not more than 50 percent of the cost of building, buying or remodeling such home or paying indebtedness on such homes already acquired, up to a maximum grant of $32,500.

See Sections titled "Veterans Mortgage Life Insurance" and "GI Life Insurance" under Insurance in Index.

Eligibility

Veterans must be entitled to compensation for permanent and total service-connected disability, incurred after April 20, 1898, due to:

(1) the loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelcair, or

(2) disability which includes (a) blindness in both eyes, having only light perception, plus (b) loss or loss of use of one lower extremity,

or

(3) a loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity, which so affect the functions of balance or propulsion as to preclude locomotion with resort to braces, canes, crutches or a wheelchair.

Nature of Benefit for $5,000 Grant

The VA may approve a grant not to exceed the actual cost, up to a maximum of $5,000, of acquiring adaptations to a veteran's residence as are determined to be reasonably necessary. See Sections titled "Veterans Mortgage Life Insurance" and "GI Life Insurance" under Insurance in Index.

Eligibility

Veterans must be entitled to compensation for permanent and total service-connected disability, incurred after April 20, 1898, due to:

(1) Blindness in both eyes with 5/200 visual acuity or less, or

(2) Anatomical loss or loss of use of both hands.

Supplemental Financing

Eligible veterans with available loan guaranty entitlement may also obtain loan or a direct loan from the VA to supplement the grant to acquire a specially adapted home.

AUTOMOBILES OR OTHER CONVEYANCES

Eligibility

Veterans with service-connected loss, or permanent loss or use, of one or both hands or feet, or permanent impairment of vision of both eyes to a prescribed degree.

For adaptive equipment eligibility only, veterans entitled to compensation for ankylosis of one or both knees, or one or both hips, also qualify.

Nature of Benefit

For the automobile or other conveyance: A one-time payment by the VA of not more than $4,400 toward the purchase of an automobile or other conveyance.

For adaptive equipment: Payment for the adaptive equipment, its repair, replacement or re-installation required because of disability for the safe operation of the vehicle purchased with VA assistance or for a previously or subsequently acquired vehicle.

Where to Apply: Any VA office.

CLOTHING ALLOWANCE

Eligibility

Any veteran who is entitled to receive compensation for a service-connected disability for which he or she wears or uses prosthetic or orthopedic appliances, including a wheelchair, which the VA determines tends to wear out or tear clothing, has entitlement to this benefit.

Nature of Benefit: Annual clothing allowance of $327.

Where to Apply: Any VA office.

Outpatient Dental Treatment

Purpose

To provide necessary dental services to eligible veterans on an outpatient basis.

Eligibility

1. Veterans whose dental conditions or disabilities are service connected and compensable in degree may apply at any time.
2. Veterans with service-connected noncompensable dental conditions resulting from service injuries may apply at any time.
3. Certain veterans who are receiving disability compensation at the

100 percent rate for service-connected conditions may apply at any time.

4. Veterans whose nonservice-connected conditions are determined by the VA to be associated with or aggravating a service-connected condition may apply at any time.

5. Disabled veterans participating in a rehabilitation program who need dental treatment may apply for this type of treatment as needed.

6. Veterans with a nonservice-connected dental condition or disability for which treatment was begun while such veteran was receiving hospital care at VA expense when it is professionally determined to be reasonably necessary to complete such dental treatment on an outpatient basis.

Nonapplicable Conditions

1. Veterans in receipt of aid and attendance or housebound benefits are not entitled to dental treatment on an outpatient basis, unless such treatment was started during a period of inpatient care.

2. Veterans whose entitlement to medical services is based solely on need of ambulatory care in preparation for, or to obviate the need of, hospitalization are not entitled to outpatient dental treatment.

VA Compensation & Pensions

1. Compensation (Service Connected Disability)

Eligibility

Veterans who are disabled by injury or disease incurred or aggravated during active service in line of duty during wartime or peacetime service and discharged or separated under other than dishonorable conditions.

Nature of Benefit

Veterans who are found to be eligible for disability compensation are entitled to monthly payments. These range from $62 to a 10 percent degree of disability of $1,213 for a 100 percent disability rating.

COMPENSATION FOR SERVICE - CONNECTED DISABILITY

	Rate
(a) 10 percent	$ 66
(b) 20 percent	122
(c) 30 percent	185
(d) 40 percent	266
(e) 50 percent	376
(f) 60 percent	474
(g) 70 percent	598
(h) 80 percent	692
(i) 90 percent	779
(j) Total Disability	1,295

In addition, specific rates, up to $3,461 per month, are paid when the eligible veteran is adjudged to have suffered certain specific, severe disabilities. These are all decided on an individual basis.

ALLOWANCES FOR DEPENDENTS

Veterans whose service-connected disabilities are rated at 30 percent or more are entitled to additional allowances for dependents. (The additional amount is determined according to the number of dependents and the degree of disability).

In lieu of the additional compensation payable on account of a spouse, a disabled veteran evaluated 30 percent or more is entitled to receive an allowance for a spouse who is in need of the aid and attendance of another person. The maximum amount of $134 is payable to a 100 percent disabled veteran with proportionately reduced amounts payable to veterans evaluated from 30 to 90 percent disabled.

2. Pension (Nonservice Connected Disability)

Eligibility

For wartime veterans with limited income discharged under other than dishonorable conditions after 90 or more days service (or separated from service earlier because of a service-connected disability) who are permanently and totally disabled from reasons not traceable to service, nor due to wilful misconduct or vicious habits. Veterans 65 years of age or older and not working are considered permanently and totally disabled. Pension is not payable to those who have estates that can provide adequate maintenance.

Periods of Wartime Service for Pension Eligibility:

World War II - December 7, 1941, through December 31, 1946.

Korean Conflict - June 27, 1950, through January 31, 1955.

Vietnam Era - August 5, 1964, through May 7, 1975.

Aid and Attendance or Housebound

A veteran who is a patient in a nursing home or otherwise determined to be in need of the regular aid and attendance of another person, or is permanently housebound, may be entitled to higher income limitations or additional benefits, depending on the type of pension received.

Improved Pensions

Effective December 1, 1983, the improved pension program provides for the following annual rates, generally payable monthly, reduced by the amount of the annual countable income of the veteran, spouse and dependent children, if any.

Veteran without dependent spouse or child . . . . . $ 5,515

Veteran with one dependent spouse or child . . . . . $ 7,225

Veteran in need of regular aid and attendance without dependents . . . . . $ 8,823

Veteran in need of regular aid and attendance with one dependent	$10,533
Veteran permanently housebound without dependents	$ 6,741
Veteran permanently housebound with one dependent	$ 8,451
Two veterans married to one another	$ 7,225
Veterans of World War I and Mexican Border Period add to the applicable annual rate	$ 1,245
Increase for each additional dependent child	$ 935

Reduction While in Hospital, Nursing Home or Domiciliary

When a veteran without a spouse or a child is being furnished domiciliary care by the VA, the pension is reduced to an amount not in excess of $60 per month after two full calendar months of care, or if furnished hospital or nursing home care the reduction will be after three full calendar months of care, unless the hospital or nursing home care is being continued for the primary purpose of providing the veteran with a prescribed program of rehabilitation services.

Dependency and Indemnity Compensation (DIC)

Coverage

(a) Death Due to Service-Connected Disability - DIC payments are authorized for surviving spouses, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA approved school), and certain parents of service personnel or veterans who die on or after January 1, 1957, from: (1) a disease or injury incurred or aggravated in line of duty while on active duty or active duty for training; or (2) an injury incurred or aggravated in line of duty while on inactive duty training; or (3) a disability otherwise compensable under

laws administered by VA. Death cannot be the result of wilful misconduct.

(b) Death Due to Nonservice-Connected Cause - DIC payments are also authorized for surviving spouses, unmarried childred under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA approved school) or certain veterans who were totally serviceconnected disabled at time of death and whose deaths were not the results of their service-connected disability, if: (1) the veteran was continuously rated totally disabled for a period of 10 years or (2) if so rated for less than 10 years, was so rated for a period of not less than five years from the date of discharge from military service. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death. If death occurred after service, the veteran's discharge must have been under conditions other than dishonorable.

DIC SURVIVING SPOUSE RATES

Pay Grade	Monthly Rate	Pay Grade	Monthly Rate
E-1	$476	W-4	$ 682
E-2	$490	O-1	$ 602
E-3	$502	O-2	$ 621
E-4	$535	O-3	$ 665
E-5	$549	O-4	$ 703
E-6	$561	O-5	$ 773
E-7	$589	O-6	$ 873
E-8	$621	O-7	$ 944
E-9	$649	O-8	$1,035
W-1	$602		
W-2	$626		
W-3	$644		

There are additional payments for children.

The monthly rates of DIC for parents depend upon the income of the parents and whether there is only 1 parent, 2 parents not living together or 2 parents together or remarried with spouse. The income limit for 2 parents together or remarried and with spouse is $8,435, that for 1 parent and 2 parents not together is $6,273.

Aid and Attendance

Surviving spouses and parents receiving DIC may be granted a special allowance for aid and attendance if they are: patients in a nursing home or require the regular aid and attendance of another person. The allowance is $134 monthly payable in addition to the DIC rate for a surviving spouse and $135 monthly additional for a parent receiving DIC.

Housebound

Surviving spouses qualified for DIC who are not so disabled as to require the regular aid and attendance of another person but who due to disability are permanently housebound may be granted a special allowance of $66 monthly in addition to the DIC rate otherwise payable.

Where to Apply: Any VA office.

Nonservice-Connected Death Pension

For surviving spouses and children of deceased World War II, Korean Conflict Period and Vietnam Era, veterans who have died of nonservice-connected causes.

Conditions of Veteran's Service

The veteran must have had 90 days wartime service, unless discharged or retired sooner for service-connected disability, and was discharged under conditions other than dishonorable.

Date of Marriage - Generally, to qualify, a surviving spouse must have

married the veteran at least one year prior to his or her death unless a child resulted from the union; or, in the case of Vietnam Era veterans; the marriage occurs prior to May 8, 1985.

Eligibility Requirements

Surviving spouses and unmarried children under age 18 (or until age 23 if attending a VA-approved school) of deceased veterans of these wars or conflicts may be eligible for pension based on need if they meet the applicable income standards.

Otherwise qualified children who became permanently incapable of self-support because of a mental or physical defect before reaching age 18 may receive a pension as long as the condition exists or until they marry.

Pension is not payable to those whose estates are so large that it is reasonable they look to the estates for maintenance.

Aid and Attendance or Housebound

A surviving spouse who is a patient in a nursing home or otherwise determined to be in need of the regular aid and attendance of another person, or is permanently housebound, may be entitled to higher income limitations or additional benefits, depending on the type of pension received.

Improved Pension

Effective December 1, 1983, the improved pension program provides for the following annual rates, generally payable monthly, reduced by the amount of the annual countable income of the surviving spouse or dependent children.

Surviving spouse with dependent children.....$3,695

Surviving spouse with one dependent child.....$4,841

Surviving spouse in need of regular aid and the attendance without dependent child.....$5,912

Surviving spouse in need of regular aid and the attendance with one dependent child.....$7,056

Surviving spouse permanently housebound without dependent child.....$4,518

Surviving spouse permanently housebound with one dependent child.....$5,661

Increase for each additional dependent child.....$ 935

Pension Rates for Surviving Children:

Child alone.....$ 935

Each additional child.....$ 935

Insurance

1. SERVICEMEN'S GROUP LIFE INSURANCE

All members of the Ready Reserve are automatically insured under Servicemen's Group Life Insurance (SGLI) for $35,000, unless they elect in writing to be covered for a lesser amount, or not to be covered at all. Full-time coverage is provided, under certain conditions, for: (1) persons who volunteer for assignment to the Ready Reserve of a uniformed service, and (2) persons assigned to or who, upon application, would be eligible for assignment to the Retired Reserve of a uniformed service and have completed at least 20 years of satisfactory service creditable for retirement purposes.

Part-time coverage is provided, under certain conditions, to eligible members of the Reserves who do not qualify for full-time coverage. Premiums are deducted automatically from the member's pay, or otherwise collected

from members on active duty or in the Ready Reserve by his or her uniformed service. Members of the Retired Reserve are required to submit premiums directly to the Office of Servicemen's Group Life Insurance (OSGLI).

Members of the Ready Reserve who qualify for full-time coverage are covered for 120 days following separation from service, with no additional premium during the 120-day period. Those members who are totally disabled at separation retain SGLI coverage up to one year or until the disability ceases to be total in degrees, whichever occurs first, with no additional premium cost during this period.

Members of the Reserve who qualify for full-time coverage and who, upon application, are eligible for assignment to or are assigned to the Retired Reserve, may continue their SGLI coverage after separation or release from their reserve obligation, provided the initial premium with identifying information is submitted to the Office of Servicemen's Group Life Insurance, 213 Washington Street, Newark, NJ 07102 within 20 days following such release.

If the initial premium is not submitted within the 120 days, coverage may be granted, provided and application, VA Form 29-8713, evidence of insurability and the initial premium are submitted to OSGLI within one year after the member's SGLI coverage is terminated.

2. VETERAN'S GROUP LIFE INSURANCE

SGLI may be converted to a 5-year nonrenewable coverage known as VGLI (Veterans Group Life Insurance). This program is administered by OSGLI (Office of Servicemen's Group Life Insurance) 213 Washington Street, Newark, NJ 07102, and is supervised by the Veterans Administration. Coverage may be in amounts of $35,000, $30,000, $25,000, $20,000, $15,000, $10,000

or $5,000, but not more than the amount of SGLI that the member had in force at the time of separation.

VGLI is available to Reservists who, while performing active duty or inactive duty for training under a call or order specifying a period of less than 31 days, suffer an injury or disability which renders them uninsurable at standard premium rates.

If the veteran, unless totally disabled, does not submit the premium within 120 days, the veteran may be granted VGLI provided initial premium and evidence of insurability are submitted within one year after the veteran's SGLI coverage is terminated. Insurance will be effective on the date the premium is received on OSGLI.

Members with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may purchase this insurance while remaining totally disabled up to one year following separation. The effective date of VGLI will be at the end of the one year period following separation or the date the disability ends, whichever is earlier, but in no event prior to 120 days after separation.

Members insured under part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a Reservist active or inactive period can, within 120-day period following the period during which the disability was incurred or aggravated, apply to VGLI with the insurance made effective on the 121st day.

Totally disabled members must submit proof of disability with an application and the first premium, within the time limits given above. As persons separate from active duty, reenlist, and effect other changes in duty

status, some persons will be eligible for both SGLI and VGLI. Any former member insured under VGLI who may again become eligible for SGLI is automatically insured under the SGLI program. Both plans can be participated in, if it is advantageous to the individual, as long as the combined amount of SGLI and VGLI does not exceed $35,000 at any one time.

VGLI is not available to Retired Reservists or to members of the Ready Reserve who qualify for full-time coverage.

An insured under VGLI has the right to convert to an individual commercial policy at standard premium licensed to do business in the veteran's state. The individual policy will be effective the date after the insured's VGLI terminates at the end of the five-year term period. The OSGLI will advise the insured of the impending date of termination and additional information regarding the conversion of VGLI to an individual policy.

Veterans wanting further information may contact their nearest VA office, or write to the Office of Servicemen's Group Life Insurance.

3. VETERANS MORTGAGE LIFE INSURANCE

For Totally Disabled Veterans with Special Adapted Housing Grants effective August 11, 1971, PL 92-95 established a program of group type mortgage life insurance for those who have been granted or will be granted a specially adapted housing grant. Public Law 94-433 increased the maximum amount of this insurance to $40,000 effective October 1, 1976. Protection is automatic unless eligible veterans decline in writing or fail to respond to a final request for information on which their premium can be based. Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not draw compensation, and will continue until the mortgage (up to the maximum amount of insurance) has been liquidated,

or the home is sold, or until the veteran reaches age 70, or dies. If a mortgage is disposed of through liquidation or sale of the property, any unused portion of the life insurance coverage may be used on the mortgage of a second or subsequent home.

4. MEDICAL CARE FOR DEPENDENTS OR SURVIVORS

The Civilian Health and Medical Program of the Veterans Administration (CHAMPVA) is a medical benefits program through which the VA helps pay for medical services and supplies obtained from civilian sources by eligible dependents and survivors of certain veterans. The following persons are eligible for CHAMPVA provided they are not eligible for medical care under CHAMPUS or Medicare:

The spouse or child of a veteran who has a total disability, permanent in nature, resulting from a service-connected disability.

The surviving spouse or child of a veteran who died as a result of a service-connected disability, or who at the time of death had a total disability, permanent in nature, resulting from a service - connected disability.

The surviving spouse or child of a person who died while on active duty. This includes the surviving spouse who remarried and the subsequent marriage was terminated.

Normally, care under the CHAMPVA program will be provided in non-VA facilities. VA facilities may be utilized for treatment when: (1) they are equipped to provide the care and (2) use of these facilities does not interfere with care and treatment of veterans.

Where to Apply: Any VA medical facility.

GLOSSARY

AA = Alcoholics Anonymous

ACS = Army Community Service

ADAPCP = Alcoholic and Drug Abuse Prevention and Control Program

ADT = Active Duty for Training

AER = Army Emergency Relief

AFB = Air Force Base

AR = Army Regulation

ARC = American Red Cross

AT = Annual Training

BAQ = Basic Allowance for Quarters

BAS = Basic Allowance for Subsistence

CHAMPUS = Civilian Health and Medical Program for Uniformed Services

CHAMPVA = Civilian Health and Medical Program - Veterans Administration

DIC = Dependency and Indemnity Compensation

FICA = Federal Income Contribution Assessment

IADT = Initial Active Duty Training

IDT = Inactive Duty Training

LES = Leave and Earnings Statement

MAC = Military Airlift Command

MUTA = Multiple Unit Training Assembly

OSGLI = Office of Servicemen's Group Life Insurance

PA = Parents Anonymous

POW = Prisoner of War

PX = Post Exchange

SBP = Survivor Benefit Plan

GLOSSARY (Cont'd)

SGLI = Servicemen's Group Life Insurance

SRIP = Selected Reserve Incentive Program

TDY = Temporary Duty

USAR = United States Army Reserve

USO = United Services Organization

UTA = Unit Training Assembly

VA = Veterans Administration

VEQ = Visiting Enlisted Quarters

VGLI = Veterans Group Life Insurance

VIST = Visual Impairment Services Team

VOQ = Visiting Officers Quarters

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